

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:
Kathleen Tyson-Quah

Application No.: 10/814,800

Confirmation No.: 4936

Filed: March 31, 2004

Art Unit: 3696

For: **REDUCING RISK IN A PAYMENT-BASED
TRANSACTION BY RETURNING
PAYMENT AUTHORIZING INSTRUCTIONS
TO A PAYMENT QUEUE FOR LATER RE-
EVALUATION**

Examiner: F. Poinvil

Response after Final Action

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Madam:

The present communication responds to the Office Action dated July 7, 2009, in the above-identified application.

Listing of the Claims begin on page 2 of this paper.

Remarks begin on page 10 of this paper.